

EXHIBIT A

WELTMAN, WEINBERG & REIS Co., LPA
ATTORNEYS AT LAW

Over 80 Years of Service.

323 W. Lakeside Ave. Ste. 200 Cleveland, OH 44113-1009
(216) 739-5653 (800) 765-1056
Mon-Thurs 8am-9pm, Fri 8am-5pm, & Sat 8am-12pm EST

February 2, 2012

SANDRA VAINISI

[REDACTED]

RE: LVNV FUNDING LLC
Original Creditor: HSBC BANK NEVADA NATIONAL
Account No.: XXXXX5460
WWR No. [REDACTED] 1465
Balance Due as of February 2, 2012: \$7,946.01

Dear SANDRA VAINISI:

Please be advised that this law firm has been retained to collect the outstanding balance due and owing on this account. As of the date of this letter you owe the amount listed above. Therefore, it is important that you contact our office to discuss an appropriate resolution for this matter. You may be able to pay on your account online via our web-pay website at www.wwrepay.com.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose. Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days of receipt of this letter, we will assume that the debt is valid. If you notify us in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail you a copy. If you request in writing within the thirty (30) day period, we will provide you with the name and address of the original creditor if different from the current creditor.

Thank you for your attention to this matter.

Sincerely,

Weltman, Weinberg & Reis Co., L.P.A.